

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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**IN RE: David Frederick Ralls Jr**

**Debtor(s)**

**CHAPTER 13**

**Wilmington Savings Fund Society, FSB, not in its  
individual capacity, but solely as trustee of MFA  
2023-INV1 Trust**

**Movant**

**NO. 24-12228 AMC**

**vs.**

**David Frederick Ralls Jr**

**Respondent(s)**

**Scott F. Waterman**

**Trustee**

**ORDER**

Upon consideration of the Objection to Confirmation of the Chapter 13 Plan filed by Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as trustee of MFA 2023-INV1 Trust, it is **Ordered** and **Decreed** that confirmation is **denied**.

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Bankruptcy Judge